



Provided by the
Southwest Florida
Water Management District

FLORIDA FLOODPLAINS

Two of the benefits of Florida living are the weather and the water. If you are buying property in Florida, chances are, Florida's lakes, ponds, rivers and coastlines, and its mild winters have influenced your decision. When buying property, though, the water and the weather may work against you.

Florida is relatively flat and dotted with thousands of wetlands and floodplains. When it rains, the wetlands and floodplains provide temporary, natural storage and conveyance for excess water. But, when it's not raining, or during Florida's dry season, low lake levels and dry lands may give a false sense of security against flooding.

The area within the Southwest Florida Water Management District (SWFWMD) receives about 52 inches of rainfall each year. Approximately 60 percent of that rain falls in June, July, August and September — Florida's rainy season. But, even looking at property during these months won't ensure that you are seeing the whole picture. If you purchase property in a year that is unusually dry, you could end up with flooded property later, during a year when the area receives normal rainfall.

June through November is also the hurricane season — months when flooding, storm and property damage usually occurs. During 1995 through 1999, there were 71 hurricanes and tropical storms statewide, some requiring assistance from the Federal Emergency Management Agency (FEMA). Because of the potential for flood damage, Florida has more flood insurance policies **required** by the National Flood Insurance Program (NFIP) than any other state. In fact, nearly two-thirds of all NFIP required policies nationwide are in Florida.

The simplest and best way to protect your home from flood damage is to avoid building or buying in a floodplain. At the same time, you'll be protecting the environment. Floodplains are areas that flood naturally and do things for you and your community, such as:

- Provide a temporary natural storage area for floodwater. This minimizes flood damage to other areas.
- Serve as recharge areas for the aquifer. The aquifer is our main source for drinking water.
- Improve water quality — sediments settle out of floodwater as it flows across a floodplain.
- Provide important natural habitats for our animals and plant life.



WORDS TO KNOW

When purchasing property, doing a little homework is well worth the effort. To protect your investment and the water resources, here are some terms you will want to know:

- **Floodplains** are normally dry or semi-dry land areas to which water naturally flows as water levels rise. Floodplains are typically found near rivers, lakes and the coast; however, many of Florida's flood-prone lands are simply low-lying areas or depressions where water naturally collects when it rains.

- **Stormwater Management Systems** or Surface Water Management Systems are designed to collect, convey, store and treat stormwater runoff. System components collect stormwater runoff from roads, parking lots, buildings and lawns, filter out pollutants in the runoff, and store the excess storm water. The components take the form of inlets, pipes, swales, ditches and stormwater management areas (detention and retention ponds). Maintenance of a system is the responsibility of the owner of the property, homeowners' association, local government or a stormwater management district. These stormwater management districts are established to manage an area's unique stormwater issues. Some stormwater management districts have a special taxing authority in order to generate the funds needed to improve and maintain the system.

Problems in stormwater management systems can cause short-term localized flooding. This happens when heavy rains occur in a short time period and exceed the stormwater management system's design capacity. Flooding problems can be compounded if the system has not been maintained.

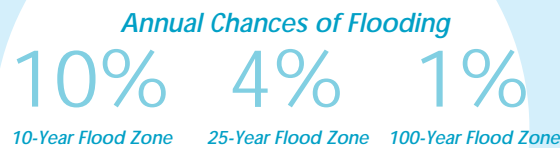
- **Flooding** occurs when the amount of water flowing into an area exceeds the land's ability to store and convey that water. This is a natural occurrence that happens again and again over time.

- **Flood Frequencies** tell you the percentage of chance the property will flood in any one year. But don't be fooled by the words used to describe these odds. Floods **can** happen every year and **may** occur during consecutive years.

Property in the **10-Year Flood Zone...**
has a 10 percent chance of flooding in any one year.

Property in the **25-Year Flood Zone...**
has a 4 percent chance of flooding in any one year.

Property in the **100-Year Flood Zone...**
has a 1 percent chance of flooding in any one year.



- **Closed Drainage Basin.** In a closed basin, water captured in the basin area does not have a way to flow out of the area below the 100-year flood level. Since water has no place to go in a closed basin, even a minor rain could cause flooding conditions in that area.

- **Open Drainage Basin.** In an open basin, water entering the area can flow through and out of the area without greatly increasing the overall water depth. However, large storms or hurricanes can overwhelm the natural storage and conveyance features, causing localized flooding problems.

- **Federal Emergency Management Agency (FEMA) Flood Zones.** FEMA flood zones are marked on a Flood Insurance Rate Map, or FIRM. Zones are designated by the letters A, B, C, D, V and X. Flood insurance is not required by FEMA in areas designated as B, C, D, and X zones, but lending institutions may require it. Flood zones A and V are Special Flood Hazard Areas (SFHAs). A 1973 federal act requires the

purchase of flood insurance as a condition of receipt for federal financial assistance to purchase and/or construct in a SFHA.

Note: Just because a building does not require flood insurance, that does not mean the property won't flood. Flood insurance provides protection against flood damage.

- **Substantial Damage/Improvement, or the "50 Percent Rule."** The National Flood Insurance Program (NFIP) keeps track of structures built before a community joined the insurance program. Those structures are called "pre-FIRM structures." When damage-repair costs or improvements exceed 50 percent or more of the structure's market value, the 50 percent rule goes into effect. Under the rule, the structure must be brought into compliance with current floodplain management standards. This could mean raising the elevation of the existing structure, reconstruction or other measures.

There are also state and local government regulations concerning the 50 percent rule that provide important information.

Florida requires pre-FIRM structures located in state designated "Coastal Building Zones" (these are also referred to as velocity flood zones or V zones) be subject to the Florida Cumulative Substantial Damage Improvement Law. Under this law, if cumulative total damages or improvements to a pre-FIRM building exceed 50 percent or more of the building's market value over a 5-year period, the building is considered substantially improved and must be brought up to current floodplain management standards.

Some local governments have adopted cumulative substantial damage/improvement provisions that apply in areas outside designated Coastal Building Zones. Contact the local building, zoning or planning department for specific regulations.

Note: The cumulative damage/improvement total “stays” with a property, not a property owner. For example: Previous owners make improvements or repairs totaling 48 percent of a property's value. The new owner then makes improvements or repairs, bringing the total to 50 percent or more of the property's value within a 5-year period. That new owner is the one responsible for bringing the property into compliance with current floodplain management standards.

WHAT TO LOOK FOR

When looking for property to purchase, consider the following:

- Cypress trees and wetlands on or near the property are clear indications that water stands in the area. Looking at a cypress tree “buttress,” water will normally rise two-thirds of the buttress. Also look for water marks on trees.
- If there are lakes, streams or rivers nearby, find out what the established 10-year, 25-year and 100-year flood elevations are. Will these water levels extend onto the property? Where are these elevations in relation to the floor slab, septic tank, other buildings, driveway, access roads and other permanent features of the property? If these areas flood, what problems will it cause? Will emergency vehicles be able to reach you during a flood? Remember, lakes and other water bodies fluctuate naturally; some of them can vary by several feet each year or over the course of several years. This natural fluctuation could cause flooding or standing water on surrounding lands.
- Where are the floorslab, access roads and other permanent features of the property in relation to the surrounding ground? Are they at the bottom of a hill or in a depression? Remember, water flows downhill and will collect there unless there is someplace else for it to go.

- If it is an unusually dry year, a wetland may be dry. A good method of determining if the property is a wetland or has a wetland on it is to look at a soils map at the local Natural Resources Conservation Service Office. Soils indicative of a wetland are those with a high ability to hold water.
- A “mounded” septic tank indicates a high water table and poor water percolation into the ground. A flood, even a minor one, could cause any septic system to temporarily fail.
- Does the property or subdivision have a stormwater collection system, either drainage ditches or stormwater sewers? If not, where does storm water flow?
- If you're considering property that is on the Gulf of Mexico, keep in mind that coastal property can also be flooded by rains overwhelming stormwater management systems. Along the coast, the high winds of a hurricane cause tidal storm surges that can push a wall of water many feet high across the beach and inland for several miles.



- Property away from the coast is susceptible to flooding by rains causing high water levels in lakes or rivers, or overwhelming stormwater management systems.

WHAT TO ASK

- “What is the property's legal description, street address and/or Section, Township and Range?” This is the property's location on a plat map. The realtor or person showing you the property should have that information or be able to get it easily from prior surveys of the property. You will need this information to ask other questions about the specific property.
- “What is the elevation of this property?” For the exact elevation for the house slab, contact an independent surveyor. For the elevation of an area, the Southwest Florida Water Management District (SWFWMD) has aerial contour maps that cover the majority of the District's 16 counties.
- “Where are the nearby lakes, and what are their mean annual, 10-, 25-, and 100-year flood elevations? How does this relate to the property's elevation?” The local county building, planning or zoning department may have this information — otherwise, call the SWFWMD.
- “Where are the nearby rivers and streams, and what are their flood stage elevations? How does this relate to the property's elevation?” The local county building, planning or zoning department may have this information — otherwise, call the SWFWMD.
- “What type of soils are in the area?” Some soil types are indicative of a wetland area. If the property is in a subdivision where much of the original land was cleared, a soils map would show the original soil type. Check with the local office of the U.S. Department of Agriculture's Natural Resources Conservation Service (formerly known as the Soil Conservation Service) for a soils map of the area. The local county building, planning or zoning department may have this information. An environmental consulting firm could also conduct a soils test for a nominal fee.

- “What FEMA Flood Zone is the property located in?” Ask the local building, planning or zoning department, or your insurance company. Your realtor may also know. Remember the mandatory purchase of flood insurance requirement if the property is located in a Special Flood Hazard Area, or the “A” and “V” zones.

- If there is a structure on the property, “What percentage of the structure’s market value has already been accrued toward substantial improvement?” This is important because of the 50 percent rule. This information should be available from the local building and planning department of your local government.

SOUTHWEST FLORIDA WATER MANAGEMENT DISTRICT

The Southwest Florida Water Management District’s mission is to protect and manage the water resources that make Florida beautiful and attractive to current and future residents. We accomplish this mission by working closely with local governments, businesses, industries, agriculturalists and the public to protect the water resources. Each of us has a part to play. Your understanding of what a floodplain is and its role in the environment will help us to preserve and protect the water resources. It will also help you protect your family, home and property.



FLOODPLAIN CONTACTS

Charlotte

County Zoning Department
(941) 743-1964
Natural Resources
Conservation Service (NRCS)
(941) 995-5678

Citrus

County Development Services
(352) 746-4223
NRCS (352) 754-4035

DeSoto

County Development
Management Department
(941) 993-4811
NRCS (941) 494-4040

Hardee

County Department of
Planning and Zoning
(941) 773-3236
NRCS (941) 773-9644

Hernando

County Development
Management Department
(352) 754-4050
NRCS (352) 754-4035

Highlands

County Building Department
(941) 386-6646
NRCS (941) 386-6545

Hillsborough

County Building Department
(813) 272-5660
NRCS (813) 759-6450

Lake

County Building Department
(352) 343-9653
NRCS (352) 343-2481

Levy

County Building Department
(352) 486-5198
NRCS (352) 486-2672

Manatee

County Building Department
(941) 745-3700
NRCS (941) 722-6636

Marion

County Zoning Department
(352) 867-5130
NRCS (352) 622-3971

Pasco

County Development Review
Department (727) 847-8142
NRCS (352) 521-4260

Pinellas

County Development Review
Department (727) 464-3471
NRCS (727) 759-6450

Polk

County Engineer
(863) 534-6414
NRCS (863) 533-7121

Sarasota

County Zoning Department
(941) 378-6117
NRCS (941) 316-1100

Sumter

County Zoning Department
(352) 793-0270
NRCS (352) 343-2481

National Flood Insurance Program

State Assistant Office,
State of Florida, Department of
Community Affairs, Bureau of
Recovery & Mitigation
(850) 413-9948 or (850) 413-9960

Southwest Florida Water Management District

1-800-423-1476 (Fla. only)
or (352) 796-7211

Bartow Service Office
(863) 534-1448

Brooksville Service Office
(352) 796-7211

Tampa Service Office
(813) 985-7481

Venice Service Office
(941) 486-1212

Lecanto Service Office
(352) 527-8131

For more information, visit our Web
Site at: www.swfwmd.state.fl.us

The Southwest Florida Water Management District

The Floodplain Facts

The Southwest Florida Water Management District complies with the Americans With Disabilities Act. To obtain accessible formats of this material, please contact the Communications and Community Affairs Department at (352) 796-7211 or 1-800-423-1476 (Florida only), ext. 4757; TDD only 1-800-231-6103; fax (352)754-6883.

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